

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas E. Howe
Debtor

Case No. 17-02803-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 22

Date Rcvd: Jul 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2020.

db
4942338 +Douglas E. Howe, 171 Oakdale Dr., Hunlock Creek, PA 18621-3300
+Berkheimer, 50 N. 7th St., Bangor, PA 18013-1798
4942339 +Cigna, Attn: Traci, Overpayment Recovery Team, P.O. Box 12096, Newark, NJ 07101-5096
4942341 +David M. Shemo, D.M.D., 360 Kidder St., Wilkes-Barre, PA 18702-5619
4942344 +Hoyt's Fuel Service, 965 Broadway Rd., Shickshinny, PA 18655-3839
4942345 +Joann Blaine, Tax Collector, 310 Hartman Rd., Hunlock Creek, PA 18621-3822
4942346 +KML Law Group, P.C., Suite 5000, BNY Mellon Independence Ctr., 701 Market St.,
Philadelphia, PA 19106-1538
4942347 +Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005
4942349 +Medical Data Systems, Inc., 645 Walnut St. Ste 5, Gadsden, AL 35901-4173
4942350 Medical Imaging of Lehigh Valley, PC, 2 Meridian Blvd., 2nd Floor,
Wyomissing, PA 19610-3202
4942351 Mountain Top Ambulance Association, P.O. Box 207, Allentown, PA 18105-0207
4942352 +Tek-Collect, Inc., P.O. Box 1269, Columbus, OH 43216-1269
4964784 +VNB Loan Services, Inc., a subsidiary of Valley Ntl. Bank, 747 Chestnut Ridge Rd,
Chestnut Ridge NY 10977-6224
4942354 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438
4942356 +Wilkes-Barre General Hospital, 575 N. River St., Wilkes-Barre, PA 18764-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

E-mail/Text: ebnnotifications@creditacceptance.com Jul 13 2020 19:50:53
Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
4942340 E-mail/Text: ebnnotifications@creditacceptance.com Jul 13 2020 19:50:53
Credit Acceptance Corporation, 25505 W 12 Mile Rd., Southfield, MI 48034-0846
4942343 E-mail/Text: bankruptcynotification@ftr.com Jul 13 2020 19:51:05 Frontier Communications,
Bankruptcy Dept., 19 John St., Middletown, NY 10940
4942348 E-mail/Text: camanagement@mtb.com Jul 13 2020 19:50:57 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
4954932 E-mail/Text: camanagement@mtb.com Jul 13 2020 19:50:57 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240-1288
4942353 E-mail/Text: bkrcy@ugi.com Jul 13 2020 19:51:04 UGI Utilities, P.O. Box 13009,
Reading, PA 19612-2677
4942355 +EDI: VERIZONCOMB.COM Jul 13 2020 23:53:00 Verizon Bankruptcy Dept., 500 Technology Drive,
Suite 550, Weldon Spring, MO 63304-2225

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4942342* +Douglas E. Howe, 171 Oakdale Dr., Hunlock Creek, PA 18621-3300
4942337 ##+Atlantic Credit & Finance, P.O. Box 11887, Roanoke, VA 24022-1887

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecef@pamd13trustee.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Debtor 1 Douglas E. Howe tullio.deluca@verizon.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William E. Craig on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com

TOTAL: 5

Information to identify the case:

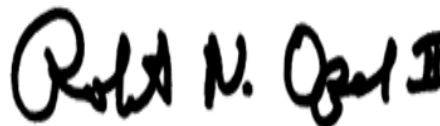
Debtor 1	<u>Douglas E. Howe</u>	Social Security number or ITIN	xxx-xx-2754
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 5:17-bk-02803-RNO			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas E. Howe
aka Douglas Eugene Howe, aka Douglas Howe, aka
Douglas E. Howe Sr., aka Douglas Howe Sr., aka
Douglas Eugene Howe Sr.,

7/13/20**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: Ryan Eshelman, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.